

Analyzing Factors That Influence the Behavior Intention of Consumer in Purchasing the Surabaya Apartment

Tika Dwi Septiani¹ and Satria Fadil Persada²

¹Department of Management Technology, Institut Teknologi Sepuluh Nopember, Surabaya

²Department of Business Management, Institut Teknologi Sepuluh Nopember, Surabaya

e-mail: tikadwiseptiani@gmail.com

Abstract—The supplies of apartments in Surabaya keep increasing, which was predicted from 2018 to at least 2022. However, this supplies were contradicted with the demand from market, which is stagnant or decreased. The present research tries to measure the consumers' behavior intention towards the purchasing apartment. The well famous Theory of Planned Behavior (TPB) is used in this research as the measurement model. Furthermore, the TPB is extended with several factors. The extended TPB consists of seven factors namely: Attitude (ATT), Subjective Norms (SN), Perceived Behavior Control (PBC), Perception (P), Lifestyle (L), and the Behavior Intention (BI). Five hypotheses are proposed. The analysis on this research is confirmatory factor analysis (CFA) with structural equation model (SEM). The factors are instrumented through questionnaires. The questionnaires are distributed through offline and online sample with purposive sampling method. In more detail, the sampling will be taken from marketing events, brokers, and building management and the 300 respondents are targeted. The expected result from this research can be used as references for developers, consumers, and brokers in order to enhance the knowledge regarding the consumers' perception. From the results of the analysis of several factors from the Extended Theory of Planned Behavior mentioned above, it is known that the factors that are proven to influence consumer behavior intentions when making apartment purchases are 3 factors including the following: Attitude (ATT), Perception (P) and Lifestyle (L) while two other factors Subjective Norms (SN) and Perceived Behavior Control (PBC) are proven not to influence consumer behavior intentions when making apartment purchases.

Keywords—Apartment, Behavior Intention, Consumers Theory of Planned Behavior (TPB), Structural Equation Modelling (SEM).

I. INTRODUCTION

IN Indonesia the lifestyle of living in an apartment began in Jakarta and then the lifestyle spread to other cities such as Surabaya, Bandung and Jogjakarta. In Surabaya, apartment / condominium towers have begun to stand in many areas, not only as a single building, apartments & condominiums also complete the construction of the superblock. Apartments in Surabaya are divided into 4 segments based on the selling price, including the mid-up segment with a selling price above 1.5 billion, mid-low segment with a selling price between 1 billion - 1.5 billion, a low segment with a selling price between 500 million - 1 billion, upper segment with selling price below 500M [1].

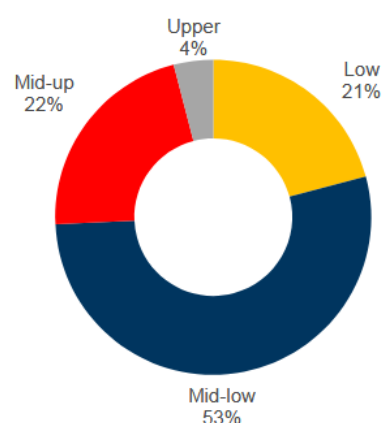


Figure 1. Market Segmentation of Existing Projects [1]

Based on market segmentation in the Figure 1, the lowest is the upper apartment segment by 4%, the low by 21%, the mid-up by 22%, and the highest is the mid-low segment and dominates the apartment market in Surabaya at 53%. Whereas the prediction of the apartment market in Surabaya up to 2020-2021 in sequence from the lowest is the upper segment by 4%, low segment by 7%, mid-up segment by 41%, and the highest is the mid-low segment. and dominates the apartment market in Surabaya at 48%. Over the next 4 years since 2018 the availability of apartments in Surabaya will increase by 31,471 units from 44 projects. This shows an increase of 90% from 2018 which is 34,998 units if all projects can be completed on time

Market demand for apartments has increased insignificantly for existing projects, namely 0.1% from kurtal-1 to kurtal-2 in 2018. While for projects in the construction phase decreased market demand by 1.1% from H1 to H2 of 2018, which is illustrated in Tabel 1. While market demand based on the area of distribution of apartment projects is illustrated in Tabel 2 [1].

This weakening market demand is caused by several factors including the general election, rising interest rates, the weakening of the rupiah against the dollar. However, demand still remains for new apartment projects with attractive designs, strategic locations, built by leading developers and offering attractive packages and promos such as full furnishings, free electronic equipment, attractive installment schemes, and also special discounts.

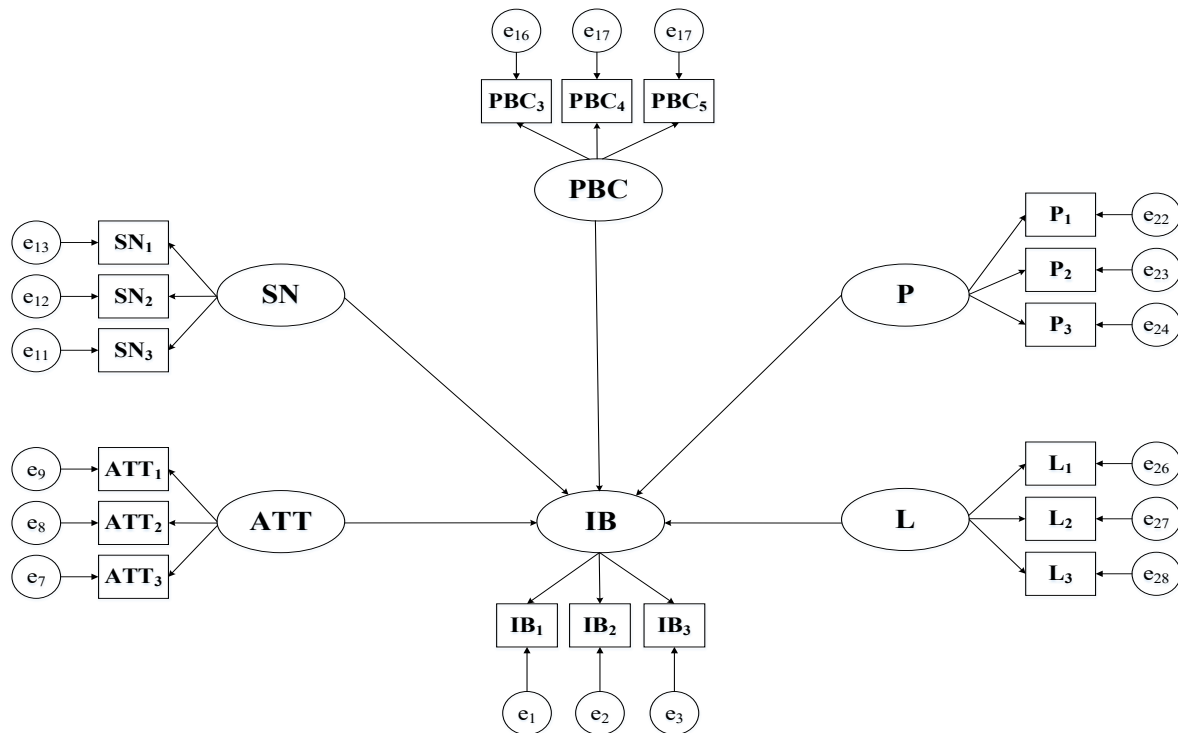


Figure 2. Research Model

Table 1.
Take-up Rate of Existing & Under-Construction Apartments
Formatting Rules

	H2 2017	H1 2018	H2 2018	HOH	YOY
West Surabaya	87.80%	86.80%	84.50%	-2.30%	-3.20%
East Surabaya	80.30%	85.50%	85.00%	-0.50%	4.70%
South Surabaya	83.00%	72.20%	70.40%	-1.80%	-12.70%
Central Surabaya	67.60%	72.60%	75.80%	3.20%	8.20%

Table 2.
Take-up Rate by Region

	H2 2017	H1 2018	H2 2018	HOH	YOY
West Surabaya	87.80%	86.80%	84.50%	-2.30%	-3.20%
East Surabaya	80.30%	85.50%	85.00%	-0.50%	4.70%
South Surabaya	83.00%	72.20%	70.40%	-1.80%	-12.70%
Central Surabaya	67.60%	72.60%	75.80%	3.20%	8.20%

Several factors that influence the consumer's decision to purchase an apartment are divided into two, namely internal & external factors. Consumer internal factors include purchasing power / income level, lifestyle, social level, etc. While external factors that influence include price, location, family environment, physical attributes of apartments, advertisements, and promotions.

To understand the relationship between consumer behavioral intentions in apartment purchases can use the theory put forward by Ajzen in 1985, namely Theory of Planned Behavior (TPB) about intention behavior, influenced by several factors, including: attitudes toward behavior (attitude), pressure social behavior (subjective norms), and control over behavior (perceived control behavior). This TPB is a theory of expansion of the Theory of Reasoned Action (TRA) put forward by Fishbein & Icek Azen in 1975 about beliefs that influence attitudes then lead to intentions and then perform a behavior.

The purpose of this study is to fill the gap from previous research, where previous research discusses consumer purchase intentions based on TPB & TRA theory by taking the variable perceived behavior control (PBC), subjective norms (SN), attitude (ATT) alone apart from other factors such as variable perception (P) and lifestyle (L) that affect consumers' intention to buy an apartment. So this research

will discuss the gap of previous research by adding some of the variables mentioned above.

This study aims to analyze the variables that influence consumer behavior intentions in purchasing apartments in Surabaya by using Theory of Planned Behavior (TPB). Where has another goal, which is to be able to provide input for practitioners & academics in developing marketing management strategies that are good & appropriate in current market conditions by knowing the variables that influence the intention to behave consumers in apartment purchases.

II. METHOD

The concept of the research carried out is to confirm the basic theories that have been reviewed in the literature review on the influence of attitude, subjective norms, perceived behavioral control, perception, lifestyle, on the intention to behave consumers in apartment purchases. The core concepts as the basis of this research include:

1. Attitude significantly influences consumer behavior intentions [2].
2. Subjective Norms significantly influences consumer behavior intentions [2].
3. Perceived Behavior Control significantly influences consumer behavior intentions [2].

Table 3.
Research Variables & Indicators

Latent Variables	Definition	Indicators	Definition
Intention Behavior to Buy (IB) / η_1 (Endogen)	Purchase intention refers to the possibility of consumers' willingness to buy a product.	Continue (IB ₁)	Individuals will continue to purchase apartments in the future [4]
		Intend (IB ₂)	Individuals intend to buy an apartment in the future [4]
		Plan (IB ₃)	Individuals planning to buy an apartment [4]
Attitude (ATT) / τ_1 (Eksogen)	Is a behavior that reflects a person's level of evaluation of a particular action. According to Ajzen (1975) in Mariano (1993)	Positive (ATT ₁)	Buying an apartment is a useful decision [4]
		Good (ATT ₂)	Buying an apartment is a great idea [4]
		Wise (ATT ₃)	Buying an apartment is a wise decision [4]
Subjective Norms (SN) / τ_2 (Eksogen)	Describe an external pressure or influence on someone in deciding whether or not to conduct a behavior. Every other person or group in the environment around individuals plays a major role in the formation of subjective norms. The greatest influence usually comes from parents, spouses, friends, relatives, other family members, the community, etc.	Suggest (SN ₁)	The social environment advises individuals to buy an apartment [4]
		Want (SN ₂)	The social environment wants individuals to buy apartments [4]
		Agree (SN ₃)	The social environment agrees with the individual's decision to buy an apartment [4]
Perceived Behavior Control (PBC) / τ_3 (Eksogen)	Behavioral control is a condition of how easy or not to conduct a behavior and the level of individual control over the purpose of a behavior	Money (PBC ₃)	Individuals have enough money to buy an apartment. [4]
		Skill and Knowledge (PBC ₄)	Individuals have sufficient skills and knowledge about apartments to make their own decisions. If the individual wants to buy an apartment [4]
		Complete Control (PBC ₅)	Individuals have full control over the purchase of an apartment [4]
Perception (P) / τ_5 (Eksogen)	Perception is related to recognizing, choosing, organizing and interpreting stimuli to understand the world.	Like (P ₁)	Individuals like the attributes of an apartment (design, facilities, location, environment, quality) [3]
		Satisfaction (P ₂)	Individuals who have bought apartment products are satisfied & comfortable and will buy again [3]
		Interested in advertising and promotion (P ₃)	Individuals are interested in advertising and promoting apartments
Lifestyle (L) / τ_6 (Eksogen)	Lifestyle refers to the unique ways in which consumers live, how they spend their time and money, and what they consider important - their activities, interests and opinions. Lifestyles evolve over time, so that the corresponding consumption patterns can also change (Kelly, 1955; and Reynolds and Darden, 1974).	Need (L ₁)	Individuals need an apartment that suits their lifestyle [3]
		Like (L ₂)	Individuals like apartments with innovation in accordance with the current lifestyle market trends [3]
		Want (L ₃)	Individuals want a beautiful apartment away from the crowd

4. Perception significantly influences consumer behavior intentions [3].

5. Lifestyle significantly influences consumer behavior intentions [3].

Based on the core concepts which are the results of previous studies that have been reviewed in a literature review then a conceptual model is formed as a model that will be used as a basis for research according to Figure 2.

A. Variables and Indicators of Research

In this research model there are latent variables and manifest variables. Latent variables/constructs are variables that have an indirect effect on manifest variables. Latent variables are divided into two namely endogenous and exogenous. Endogenous latent variables/dependent variables are variables that are influenced or caused by independent variables, namely the intention of consumers to behave in buying apartments in Surabaya (IB). While the exogenous latent variables/independent variables namely predictor or

stimulus variables are variables that affect or cause the occurrence of dependent variables consisting of: Lifestyle (L), Perception (P), Perceived Behavior Control (PBC), Subjective Norm (SN), and Attitude (ATT). Manifest variable/indicator that functions to measure latent variables. This study uses 18 indicator variables in the form of statement items in the questionnaire attached in Table 3.

B. Results

1) Assumptions and Requirements for SEM Data Processing with AMOS

1. Sample size = 300 -> has fulfilled to be processed using SEM with AMOS software.
2. Estimation Method Used Maximum Likelihood (ML) because the number of samples in this study is 300.
3. Normality Test, normality test aims to test whether the data in this study have a normal distribution or close to normal. Statistically, the data can be said to be normally distributed if the value of the critical ratio (c.r) skewness

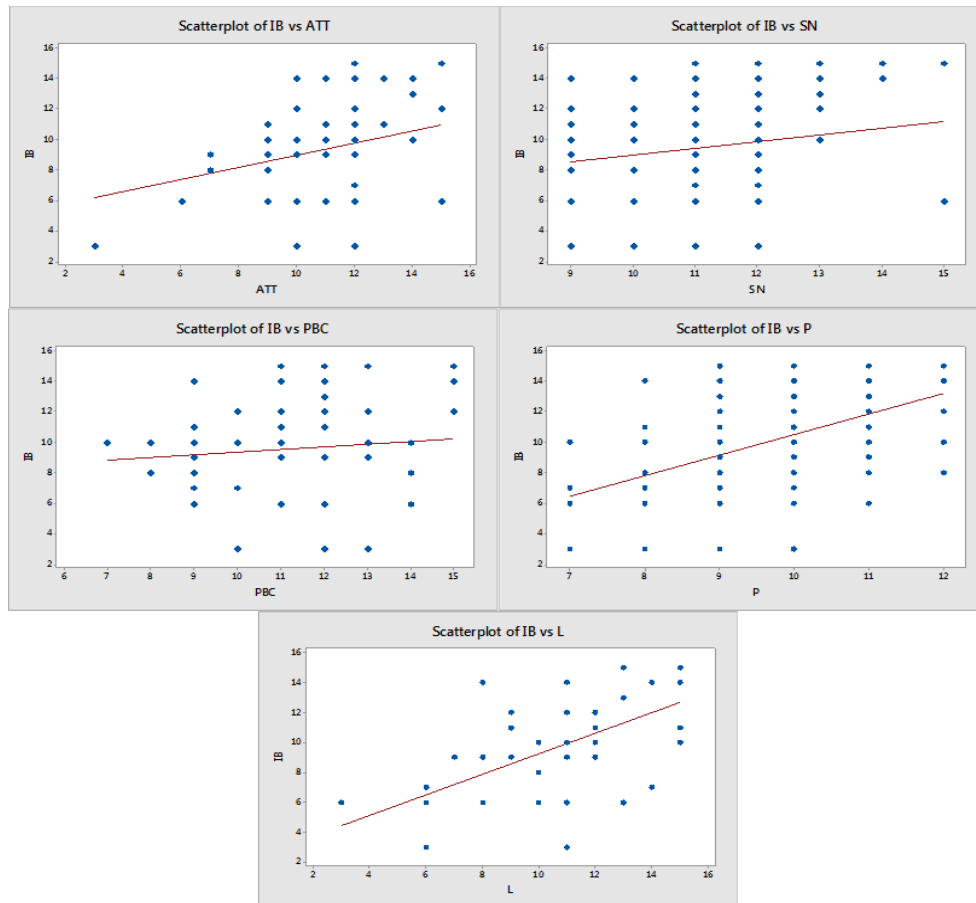


Figure 3. Results of Scatterplot Analysis of Relationships Between Latent Variables

Table 4.
Normality Test Result

Variable	min	max	skew	c.r.	kurtosis	c.r.
P2	2	4	0.09	0.637	-0.997	-3.525
PC5	2	5	0.201	1.423	-0.962	-3.4
PC4	2	5	0.263	1.859	-0.699	-2.47
PC3	1	5	-0.237	-1.673	0.452	1.598
L3	1	5	0.101	0.717	-1.447	-5.115
L2	1	5	-0.203	-1.437	-1.334	-4.717
L1	1	5	-0.419	-2.961	-1.119	-3.957
P3	2	3	-0.539	-3.808	-1.71	-6.046
P1	3	5	0.222	1.572	-0.617	-2.182
IB1	1	5	-0.137	-0.967	-0.964	-3.407
IB2	1	5	-0.179	-1.263	-1.2	-4.243
IB3	1	5	0.113	0.796	-1.155	-4.085
ATT1	1	5	-0.931	-6.583	1.214	4.292
ATT2	1	5	-0.972	-6.872	1.195	4.226
ATT3	1	5	-0.937	-6.622	0.602	2.129
SBN1	3	5	0.185	1.305	-0.584	-2.064
SBN2	3	5	0.178	1.261	-0.592	-2.093
SBN3	3	5	0.071	0.5	-0.393	-1.389
Multivariate					54.806	17.689

Table 5.
Outliers Findings

Observation number	Mahalanobis d-squared	p1	p2
17	62.658	0	0
64	50.569	0	0
58	46.681	0	0
57	44.688	0	0
59	39.91	0.002	0.001
243	39.663	0.002	0
83	37.862	0.004	0
102	37.489	0.005	0
142	37.489	0.005	0
62	37.485	0.005	0
182	37.349	0.005	0
222	37.004	0.005	0
262	37.004	0.005	0
276	36.363	0.006	0
2	35.965	0.007	0

& kurtosis is + 2.58 or between - 2.58 and + 2.58. Table 4 shows the results of data normality testing. Based on Table 4 it is known that each indicator has a critical ratio (cr) skewness and kurtosis partly between + 2.58 and partly above + 2.58 and a critical ratio (cr) value of multivariate above 2.58 is obtained, the assumption Univariate and multivariate normality has not yet been achieved.

- Outliers, outlier findings are carried out as a treatment if the data are not normal. Following are the findings of outliers in the data attached in Table 5. The number on the "Observation Number" shows the distance to a certain number point (Centroid) where the distance is measured by the mahalanobis method. The farther the distance of the data from the Centroid point, the possibility that the data is outlier.
- The handling of this outlier data is to delete the data so that the data can be normally distributed, but in various studies where the empirical data used by respondents'

Table 6.
Linierity F Results

Relationship between Variables	F (Deviation from Linierity)	Significancy (Sig.)	Information
IB * ATT	6.449	0	Linear
IB * SN	7.765	0	Linear
IB * PBC	10.113	0	Linear
IB * P	4.988	0.001	Linear
IB * L	9.31	0	Linear

Table 7.
Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-4.598	1.280		-3.592	.000		
	L (X5)	.632	.048	.597	13.129	.000	.646	1.549
	ATT (X1)	.464	.054	.369	8.660	.000	.736	1.359
	SN (X2)	.221	.112	.089	1.973	.049	.652	1.533
	PBC (X3)	-.447	.083	-.229	-5.366	.000	.733	1.364
	P (X4)	.512	.114	.203	4.474	.000	.649	1.542

a. Dependent Variable: IB (Y)

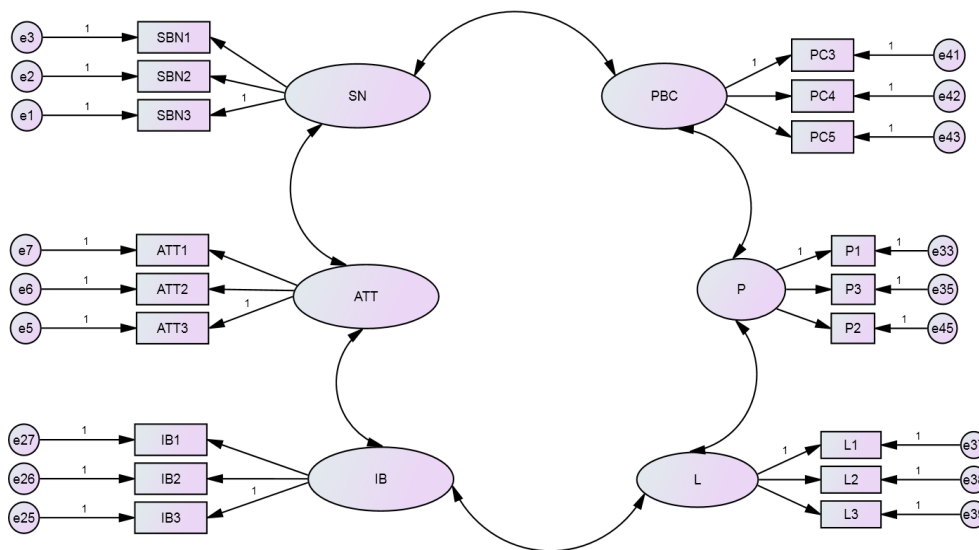


Figure 4. Measurement Model

Table 8.
Goodness of Fit results from the Measurement Model

No	GOF Measures	Cut off Value	Default Model Value	Information
Absolute fit Indices				
1	GFI	Close to 1.00	0.737	Fit
2	AGFI	Close to 1.00	0.651	Fit
3	RMR	Close to 0.00	0.128	Fit
Incremental of Indices				
4	NFI	Close to 1.00	0.734	Fit
5	CFI	Close to 1.00	0.754	Fit
6	IFI	Close to 1.00	0.755	Fit
7	RFI	Close to 1.00	0.684	Fit
8	TLI	Close to 1.00	0.708	Fit
Parsimony Fit Indices				
9	PRATIO	Close to 1.00	0.843	Fit
10	PNFI	Close to 1.00	0.619	Fit
11	PCFI	Close to 1.00	0.636	Fit

Table 9.
Output Regression Weight

	Estimate	S.E.	C.R.	P	Label
SBN3 <--- SN	1				
SBN2 <--- SN	0.786	0.123	6.387	***	
SBN1 <--- SN	0.606	0.116	5.245	***	
ATT3 <--- ATT	1				
ATT2 <--- ATT	0.996	0.04	24.992	***	
ATT1 <--- ATT	0.969	0.04	24.187	***	
P1 <--- P	1				
P3 <--- P	1.143	0.227	5.028	***	
L1 <--- L	1				
L2 <--- L	1.066	0.041	25.909	***	
L3 <--- L	0.765	0.063	12.196	***	
PC3 <--- PBC	1				
PC4 <--- PBC	3.514	0.78	4.503	***	
PC5 <--- PBC	3.409	0.742	4.592	***	
P2 <--- P	2.205	0.458	4.818	***	
IB3 <--- IB	1				
IB2 <--- IB	1.26	0.061	20.564	***	
IB1 <--- IB	1.014	0.06	16.964	***	

Table 10.
Output Standardized Regression Weights

	Estimate
SBN3 <--- SN	0.719
SBN2 <--- SN	0.512
SBN1 <--- SN	0.394
ATT3 <--- ATT	0.855
ATT2 <--- ATT	0.969
ATT1 <--- ATT	0.948
P1 <--- P	0.393
P3 <--- P	0.581
L1 <--- L	0.912
L2 <--- L	0.965
L3 <--- L	0.609
PC3 <--- PBC	0.26
PC4 <--- PBC	0.996
PC5 <--- PBC	0.871
P2 <--- P	0.766
IB3 <--- IB	0.796
IB2 <--- IB	1.003
IB1 <--- IB	0.826

Table 11.
CR & AVE Calculation Results

LATENT VARIABLE	INDIC.	LOADING FACTOR	LOADING FACTOR ²	1-LOADING FACTOR ²	CR	AVE
IB	IB1	0.826	0.682	0.318	0.91	0.774
	IB2	1.003	1.006	-0.006		
	IB3	0.796	0.634	0.366		
	Σ	2.625	2.322	0.678		
	Σ^2	6.8906				
ATT	ATT1	0.948	0.899	0.101	0.947	0.856
	ATT2	0.969	0.939	0.061		
	ATT3	0.855	0.731	0.269		
	Σ	2.772	2.569	0.431		
	Σ^2	7.684				
SN	SN1	0.394	0.155	0.845	0.561	0.311
	SN2	0.512	0.262	0.738		
	SN3	0.719	0.517	0.483		
	Σ	1.625	0.934	2.066		
	Σ^2	2.6406				
PBC	PBC3	0.26	0.068	0.932	0.793	0.606
	PBC4	0.996	0.992	0.008		
	PBC5	0.871	0.759	0.241		
	Σ	2.127	1.818	1.182		
	Σ^2	4.5241				
P	P1	0.393	0.154	0.846	0.612	0.36
	P2	0.766	0.587	0.413		
	P3	0.581	0.338	0.662		
	Σ	1.74	1.079	1.921		
	Σ^2	3.0276				
L	L1	0.912	0.832	0.168	0.877	0.711
	L2	0.965	0.931	0.069		
	L3	0.609	0.371	0.629		
	Σ	2.486	2.134	0.866		
	Σ^2	6.1802				

data that must meet normality assumptions so that the data can still be used for processed.

2) Linearity Test

From Figure 3 it can be seen that the results of scatterplot analysis show that the relationship between variables is linear for the relationship between the latent variables IB with ATT,

SN, PBC, P & L variables. From Figure 3 it can be seen that the results of scatterplot analysis show that the relationship between variables is linear for the relationship between the latent variables IB with ATT, SN, PBC, P & L variables.

From Table 6 above it is known that the results of the F test / significance test (Sig.) < 0.05 for the relationship between

Table 12.
Output Regression Weight Covariance

	Estimate	S.E.	C.R.	P	Label
P <--> PBC	0.003	0.003	0.942	0.346	
P <--> L	0.075	0.019	3.949	***	
SN <--> PBC	0.042	0.011	3.767	***	
SN <--> ATT	0.117	0.024	4.934	***	
ATT <--> IB	0.234	0.041	5.661	***	
L <--> IB	0.58	0.069	8.384	***	

Table 13.
Output Estimate Standardized Regression Weight Covariance

	Estimate
P <--> PBC	0.058
P <--> L	0.321
SN <--> PBC	0.563
SN <--> ATT	0.34
ATT <--> IB	0.28
L <--> IB	0.625

Table 14.
Results of Correlation Between Latent Variables

KORELASI (r)	KORELASI KUADRAT (r ²)	
0.058	0.003364	0%
0.321	0.103041	10%
0.563	0.316969	32%
0.34	0.1156	12%
0.28	0.0784	8%
0.625	0.390625	39%

IB variables with ATT, SN, PBC, P & L so that the regression model meets the linearity criteria.

From table 7 above it is known that the Tolerance value of each independent variable > 0.10 and the VIF value of each independent variable < 10.00 then it means that there is no multicollinearity in the regression model.

3) Analysis of Structural Equation Model (SEM)

a. Making of Measurement Model & Validity Test

The measurement model and result of goodness of fit can be seen in Figure 4 and Table 8.

b. Analysis of Relationship Indicators & Latent Variables

1. Probability of Indicators

From the results of the above output, it can be seen that the probability value (p) is *** (p < 0.001) which means that H₀ is rejected / all have a real relationship between the indicator and the latent variable.

From the results of the above output, it can be seen that the probability value (p) is *** (p < 0.001) which means that H₀ is rejected / all have a real relationship between the indicator and the latent variable.

2. Loading Factors of Indicators

Based on Table 10 above, the average loading factor value > 0.5 is obtained, this shows the indicator has a strong relationship with the latent variable. On the other hand there are several indicators that have a relationship < 0.5, namely SN1, P1 & PBC3, which means that the indicator has a weak relationship to the latent variable.

3. Reliability Test

Based on table 11 it can be seen that the CR value > 0.70 for latent variables IB, ATT, PBC, P & L has a good consistency value unless the latent variable SN has a CR

Table 15.
Output Squared Multiple Correlations

	Estimate
P2	0.587
PC5	0.758
PC4	0.992
PC3	0.068
L3	0.371
L2	0.931
L1	0.832
P3	0.337
P1	0.154
IB1	0.682
IB2	1.006
IB3	0.633
ATT1	0.898
ATT2	0.938
ATT3	0.732
SBN1	0.155
SBN2	0.262
SBN3	0.516

value of < 0.70 has a poor consistency value. As for the AVE value > 0.5 for latent variables IB, ATT, PBC & L & smaller than the CR value it has an adequate convergence value except for one latent variable SN & P has a value of AVE < 0.5.

4. Probability Relationship Between Variables

Based on Table 12 above, it can be seen that the probability value (p) is *** or < 0.05 which means that there is a real relationship between the latent variables P & L, SN & PBC, SN & ATT, ATT & IB and L & IB on the other hand there is a significant relationship between the latent variable P & PBC because it has a probability value (p) > 0.05

5. Loading Factors Relationship Between Variables

Based on Table 13 above, the loading factor value > 0.5 is obtained and it is positive for the relationship between the SN & PBC latent variable and L & IB, this shows that the latent variable has a strong relationship and has a direct relationship, for example, between L & IB when the greater the level lifestyle, the greater the desire to buy apartments from consumers (IB). In addition there are several latent variables that have a relationship < 0.5 and are positive, namely P & PBC, P & L, SN & ATT and ATT & IB, which means that these latent variables have a weak relationship and have a direct relationship.

6. Discriminant Validity Test

Based on Table 14 above, the correlation squared results obtained are 0%, 10%, 32%, 12%, and 39% where the value is smaller than the AVE value of 77%, 86%, 31%, 61% and 36%, and 71 % this shows that the relationship between latent variables is weak and shows that the six latent variables can indeed be distinguished from one another (discriminant). Thus the six latent variables have been declared to meet the discriminant test.

7. Variations of Indicators

Based on Table 15 above, it can be seen that the variation of IB2 manifest variable / indicator can be explained by the latent variable IB (Intention Behavior) up to 100.6% while the variation of PBC3 manifest / indicator variable can be

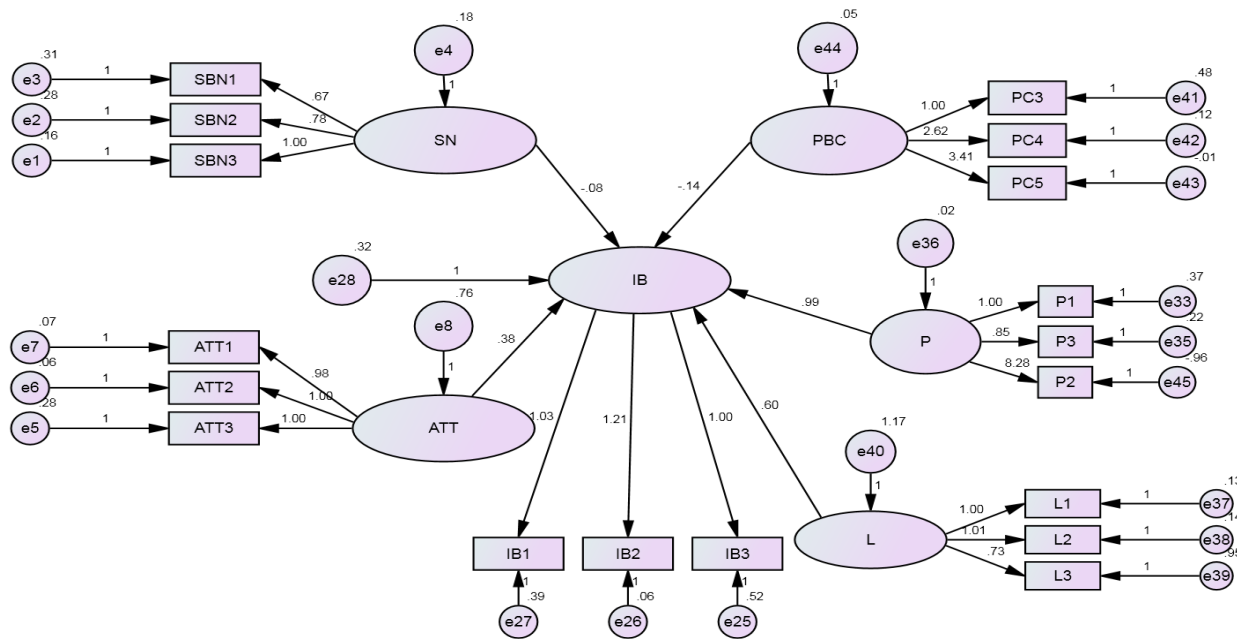


Figure 5. Structural Model Test Results

Table 16.
GoF Results from Structural Models

No	GoF Measures	Cut off Value	Default Model Value	Information
Absolute fit Indices				
1	GFI	Close to 1.00	0.717	Fit
2	AGFI	Close to 1.00	0.628	Fit
3	RMR	Close to 0.00	0.545	Fit
Incremental of Indices				
4	NFI	Close to 1.00	0.718	Fit
5	CFI	Close to 1.00	0.739	Fit
6	IFI	Close to 1.00	0.74	Fit
7	RFI	Close to 1.00	0.669	Fit
8	TLI	Close to 1.00	0.692	Fit
Parsimony Fit Indices				
9	PRATIO	Close to 1.00	0.85	Fit
10	PNFI	Close to 1.00	0.61	Fit
11	PCFI	Close to 1.00	0.628	Fit

explained by the latent variable PBC (Perceived Behavior Control) to 6.8%. But overall, by squaring the correlation value (in the standardized regression weight) section, a high enough value will be obtained.

c. Making of Structural Model & Validity Test

The measurement model and result of goodness of fit can be seen in Figure 5 and Table 16.

d. Analysis of Relationship between Variables with Bootstrap

1. Probability (p-value)

From Table 17, the probability values (p) obtained are as follows: a) ATT & IB = 0,001; b) P & IB = 0,003; c) L & IB = 0,001; d) SN & IB = 0,705; e) PBC & IB = 0,705

Based on the results of the analysis above the hub. between significant latent variables & models according to the hypothesis

2. Estimated Value of the Parameter Coefficient

Based on Table 18, it can be seen that the parameter coefficient values are as follows: a) ATT & IB = 0,378 (H1);

b) P & IB = 0,992 (H2); c) L & IB = 0,605 (H3); d) SN & IB = -0,083 (H4); e) PBC & IB = -0,137 (H5).

3. Reliability Test

Based on Table 19, it can be seen that the CR value > 0.70 for latent variables IB, ATT, PBC, P & L has a good consistency value unless the latent variable SN has a CR value of 0.70 has a poor consistency value. As for the AVE value > 0.5 for latent variables IB, ATT, PBC, P & L & smaller than the CR value it has an adequate convergence value except for one latent variable SN has a value of AVE < 0.5.

e. Hypothesis Test

This hypothesis test is conducted to determine whether there is an influence of exogenous variables on endogenous variables, used by comparing the probability (p) from table 17 above and the CR values from table 18 summarized in Table 20.

From Table 20, the C.R value is calculated in the Regression Weight table with a positive value for the

Table 17.
Output Bias-Corrected Percentile Method

Parameter	Estimate	Lower	Upper	P
IB <--- ATT	0.378	0.247	0.509	0.001
IB <--- P	0.992	0.65	1.512	0.003
IB <--- L	0.605	0.495	0.741	0.001
IB <--- SN	-0.083	-0.403	0.565	0.705
IB <--- PBC	-0.137	-0.946	0.848	0.705
SBN3 <--- SN	1	1	1	...
SBN2 <--- SN	0.785	0.302	1.877	0.001
SBN1 <--- SN	0.669	0.208	1.136	0.002
ATT3 <--- ATT	1	1	1	...
ATT2 <--- ATT	0.997	0.935	1.063	0.001
ATT1 <--- ATT	0.98	0.91	1.06	0.001
P1 <--- P	1	1	1	...
P3 <--- P	0.853	0.588	1.207	0.005
L1 <--- L	1	1	1	...
L2 <--- L	1.015	0.936	1.111	0.005
L3 <--- L	0.725	0.556	0.861	0.005
PC3 <--- PBC	1	1	1	...
PC4 <--- PBC	2.622	1.83	5.449	0.001
PC5 <--- PBC	3.408	2.353	9.13	0.001
P2 <--- P	8.285	4.54	18.611	0
IB3 <--- IB	1	1	1	...
IB2 <--- IB	1.214	1.12	1.329	0.004
IB1 <--- IB	1.031	0.908	1.174	0.002

Table 18.
Output Regression Weight

	Estimate	S.E.	C.R.	P	Label
IB <--- ATT	0.378	0.056	6.797	***	par_5
IB <--- P	0.992	0.208	4.758	***	par_7
IB <--- L	0.605	0.05	12.079	***	par_10
IB <--- SN	-0.083	0.146	-0.565	0.572	par_14
IB <--- PBC	-0.137	0.229	-0.597	0.55	par_15
SBN3 <--- SN	1				
SBN2 <--- SN	0.785	0.211	3.729	***	par_1
SBN1 <--- SN	0.669	0.176	3.803	***	par_2
ATT3 <--- ATT	1				
ATT2 <--- ATT	0.997	0.04	25.047	***	par_3
ATT1 <--- ATT	0.98	0.041	23.991	***	par_4
P1 <--- P	1				
P3 <--- P	0.853	0.157	5.427	***	par_6
L1 <--- L	1				
L2 <--- L	1.015	0.037	27.132	***	par_8
L3 <--- L	0.725	0.06	12.066	***	par_9
PC3 <--- PBC	1				
PC4 <--- PBC	2.622	0.481	5.449	***	par_11
PC5 <--- PBC	3.408	0.717	4.756	***	par_12
P2 <--- P	8.285	5.245	1.58	0.114	par_13
IB3 <--- IB	1				
IB2 <--- IB	1.214	0.057	21.476	***	par_16
IB1 <--- IB	1.031	0.058	17.663	***	par_17

Table 19.
CR & AVE Calculation Results

VARIABLE LATEN	INDIC.	LOADING FACTOR	LOADING FACTOR ²	I-LOADING FACTOR ²	CR	AVE
IB	IB1	0.84	0.706	0.294	0.905	0.763
	IB2	0.976	0.953	0.047		
	IB3	0.794	0.63	0.37		
	Σ	2.61	2.289	0.711		
	Σ^2	6.8121				
ATT	ATT1	0.955	0.912	0.088	0.947	0.858
	ATT2	0.965	0.931	0.069		
	ATT3	0.854	0.729	0.271		
	Σ	2.774	2.573	0.427		
	Σ^2	7.6951				
SN	SN1	0.458	0.21	0.79	0.602	0.344
	SN2	0.534	0.285	0.715		
	SN3	0.733	0.537	0.463		
	Σ	1.725	1.032	1.968		
	Σ^2	2.9756				
PBC	PBC3	0.303	0.092	0.908	0.804	0.616
	PBC4	0.86	0.74	0.26		
	PBC5	1.009	1.018	-0.018		
	Σ	2.172	1.849	1.151		
	Σ^2	4.7176				
P	P1	0.234	0.055	0.945	1.01	1.016
	P2	1.711	2.928	-1.928		
	P3	0.258	0.067	0.933		
	Σ	2.203	3.049	-0.049		
	Σ^2	4.8532				
L	L1	0.95	0.903	0.098	0.888	0.731
	L2	0.947	0.897	0.103		
	L3	0.628	0.394	0.606		
	Σ	2.525	2.194	0.806		
	Σ^2	6.3756				

relationship between exogenous variables ATT, P & L for IB endogenous variables while C.R values are calculated with a negative value for the relationship between SN & PBC exogenous variables for IB endogenous variables. In addition, p-value < 0.05 was obtained for the relationship between exogenous variables ATT, P & L for endogenous variables

IB meaning that H0 was accepted or significant, while p-value > 0.05 for the relationship between exogenous variables SN & PBC for endogenous variables IB means H0 is rejected or insignificant. More details will be explained in the next section. From Table 21, it can be concluded that in this study there were 3 accepted hypotheses and 2 hypotheses were

Table 20.
Hypothesis Test Results

Relationship Between Variabel	C.R	Probability (P)	Information
IB <--- ATT	6.797	0.001	Significant
IB <--- P	4.758	0.003	Significant
IB <--- L	12.079	0.001	Significant
IB <--- SN	-0.565	0.705	Not significant
IB <--- PBC	-0.597	0.705	Not significant

Table 21.
Hypothesis Test Analysis Results

Hypothesis	Analysis Results
H1 Attitude (ATT) significant effect on Intention Behavior (IB)	Accepted
H2 Perception (P) significant effect on Intention Behavior (IB)	Accepted
H3 Lifestyle (L) significant effect on Intention Behavior (IB)	Accepted
H4 Subjective Norms (SN) significant effect on Intention Behavior (IB)	Rejected
H5 Perceived Behavior Control (PBC) significant effect on Intention Behavior (IB)	Rejected

rejected in which 3 factors that influence consumer behavior intentions when buying an apartment are Attitude (ATT), Perception (P) and Lifestyle (L) while 2 factors which do not influence the intention to behave when making apartment purchases are Subjective Norms (SN) and Perceived Behavior Control (PBC).

III. CONCLUSION

The conclusions from the results of the analysis and discussion of this study are the factors that influence consumer behavior intentions when making apartment purchases in terms of the Extended Theory of Planned Behavior, among others, as follows:

1. From several factors viewed from the Extended Theory of Planned Behavior, among others: Lifestyle (L), Perception (P), Perceived Behavior Control (PBC), Subjective Norms (SN) and Attitude (ATT) which are proven to positively influence consumer behavioral intentions when performing apartment purchases are the following 3 factors, among others: Attitude (ATT), Perception (P) and Lifestyle (L) while two other factors Subjective Norms (SN) and Perceived Behavior Control

(PBC) are proven not to affect consumer behavior intentions when making apartment purchases.

2. Among the three factors that influence the consumer's intention to behave when purchasing an apartment sorted according to the coefficient value and the highest level of significance to the lowest are as follows: (1) Lifestyle (L) with a CR value = 12,079 with a probability (p) = 0.001, (2) Attitude (ATT) with CR = 6,797 with probability (p) = 0,001, (3) Perception (P) with CR = 4,758 with probability (p) = 0,003.

REFERENCES

- [1] Colliers International, "Surabaya Property Market Report," *Res. Forecast Rep.*, 2017.
- [2] T. S. Al-Nahdi, S. A. Habib, and A. A. Albdour, "Factors influencing the intention to purchase real estate in Saudi Arabia: moderating effect of demographic citizenship," *Int. J. Bus. Manag.*, vol. 10, no. 4, pp. 35–48, 2015, doi: 10.5539/ijbm.v10n4p35.
- [3] K. M. Gbler and S. L. Nelson, "Consumer behavior applications to real estate education," *J. Real Estate Pract. Educ.*, vol. 6, no. 1, pp. 63–83, 2003.
- [4] T. S. AL-Nahdi, E. Nyakwende, A. M. Banamah, and A. A. Jappie, "Factors affecting purchasing behavior in real estate in saudi arabia," *Int. J. Bus. Soc. Sci.*, vol. 6, no. 2, pp. 113–125, 2015.